

**Information to identify the case:**

Debtor 1	<u>Jonathan M. Phelan</u>	Social Security number or ITIN	xxx-xx-5577
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10526-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan M. Phelan

10/19/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jonathan M. Phelan  
Debtor

Case No. 17-10526-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:

Recip ID	Recipient Name and Address
db	+ Jonathan M. Phelan, 10407 Hemingway Court, Las Vegas, NV 89149-1210
14687306	Court of Common Pleas of Mercer County, Mercer County Courthouse, North Diamond Street, Mercer, PA 16137
14687307	+ Infirst Federal Credit Union f/k/a Narfe, 6462 Little River Turnpike, Alexandria, VA 22312-1411
14521278	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty St, Warren, PA 16365
14521277	+ Northwest Savings Bank, 100 Liberty St, PO Box 788, Warren, PA 16365-0788
14687308	+ Silverman Theologou, LLP, Douglas Blecki, 11200 Rockville Pike, Suite 520, Rockville, MD 20852-7105

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 20 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 20 2022 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 20 2022 03:53:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Oct 19 2022 23:57:09	SOFI LENDING CORP c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: bncmail@w-legal.com	Oct 19 2022 23:51:00	USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14641123	EDI: GMACFS.COM	Oct 20 2022 03:53:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14521272	EDI: GMACFS.COM	Oct 20 2022 03:53:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14521273	+ EDI: BANKAMER.COM		

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		Oct 20 2022 03:53:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14685539	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Oct 19 2022 23:51:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14521276	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Oct 19 2022 23:51:00	Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mount Laurel, NJ 08054-1210
14521274	EDI: JPMORGANCHASE		
		Oct 20 2022 03:53:00	Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850
14521279	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 19 2022 23:57:08	SoFi Lending Corp, c/o Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
14521280	+ EDI: USAA.COM		
		Oct 20 2022 03:53:00	USAA Credit Cards, 10750 McDermott Fwy, San Antonio, TX 78288-1600
14652889	+ Email/Text: RASEBN@raslg.com		
		Oct 19 2022 23:51:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14521281	EDI: USAA.COM		
		Oct 20 2022 03:53:00	USAA Federal Savings Bank, PO Box 47504, San Antonio, TX 78265
14707819	+ Email/Text: RASEBN@raslg.com		
		Oct 19 2022 23:51:00	USAA SAVINGS BANK, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14521275	##+	Deana Phelan, 492 N Liberty Road, Grove City, PA 16127-3834

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	

District/off: 0315-1

User: auto

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on behalf of Debtor Jonathan M. Phelan bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co  
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Charles Griffin Wohlrab

on behalf of Creditor USAA Federal Savings Bank cwohlab@raslg.com

Lois M. Vitti

on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation thomas.song@phelanhallinan.com

TOTAL: 8